



**Michigan State Housing
Development Authority**

MICHIGAN.GOV/MSHDA

CENTRAL OFFICE DETROIT OFFICE
P.O. Box 30044, Lansing, Michigan 48909 P.O. Box 02990, Detroit, Michigan 48202

Toll-Free 866.946.7432 TTY 1.800.382.4568



Equal Housing Lender



MSHDA is an equal opportunity employer/program. Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

126-081009



Save The Dream

For anyone experiencing more problems than solutions or more bills than money, the Michigan State Housing Development Authority (MSHDA) encourages homeowners to contact a local Homeownership Counseling Agency. Counseling services are customized to the needs of individuals to overcome obstacles and to retain homeownership.

Counseling services include:

- **Foreclosure Prevention**
Learn about loan modifications and refinance options and what your rights and responsibilities are in the foreclosure process.
- **Financial Management**
Counselors can help with household budgeting, debt reduction, and financial independence.
- **Possible Refinance Options**
Counselors, along with participating MSHDA lenders, can determine if you qualify for refinance programs.



Are you struggling to pay your mortgage payment?
Did you call your mortgage company, but couldn't get the
help or answers you needed?

You are not alone.

MSHDA's Homeownership Counseling Agencies can provide assistance free of charge to Michigan homeowners. To locate a Homeownership Counseling Agency near you, or for other helpful information, visit the MSHDA Web site at michigan.gov/mshda and click on the Save the Dream icon, or call toll-free 866.946.7432.

BEFORE YOU MISS A PAYMENT, MAKE THE CALL.

Toll-free 866.946.7432

